

Productive Zakat Trend Analysis: A Bibliometric and Research Map From 2014 - 2023

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ABSTRACT

This research aims to evaluate the development of studies on "Productive Zakat" from 2014 to 2023 and identify research plans that can be carried out based on articles that have been published on the topic. In this research, a qualitative method with a bibliometric analysis approach is used. The data used is secondary data focusing on the theme of "Productive Zakat" obtained from the Dimensions database with a total of 491 journal articles as of October 03, 2023. Then, the data is processed and analyzed using the VosViewer application to describe the bibliometric map of the development of research on "Productive Zakat" at the global level. The results of research on the topic of "Productive Zakat" based on keyword mapping, there are 4 clusters that can become research paths with topics related to Productive Zakat in Pandemic Era, Productive Zakat and Mustahiq Economy, ZISWAF and Productive Zakat, and MSME and Productive Zakat. Furthermore, the most used words are Productive Zakat, distribution, fund, mustahiq, waqf, and zakat fund. In the future, it is necessary to develop a research agenda on the topic of productive zakat, for example related to productive zakat and digitalization. Which in the cluster does not appear in the research line so it is an interesting thing to study further.

Keywords: *Productive Zakat, Research Map, Bibliometrics*

INTRODUCTION

Integrated Islamic social finance plays a key role in achieving sustainable development (Abdullah, 2018). Islamic Social Finance (ISF) is a form of finance derived from Islamic principles and aims to build a successful society by helping disadvantaged individuals. (Cattelan, 2019) Islamic social finance includes philanthropic instruments (zakat infak, sadaqah, waqf), cooperative instruments (qard and qard hasan), and contemporary-based instruments (microfinance). (Jouti, 2019) As a country with the highest level of philanthropy, Indonesia has great potential in developing Islamic social finance. (Widiastuti, 2020). One of the Islamic social finance instruments is zakat.

Zakat is an amount of property that is specifically given to certain groups by complying with predetermined conditions. (Wediawati et al., 2019) The groups entitled to receive zakat are described in the Al-Quran letter At-Taubah verse 60, namely Fakir, Miskin, Amil, Muallaf, Sahaya Servants, Gharimin, Fisabilillah, and Ibnu Sabil. Those who receive this zakat are referred to as Mustahik. Meanwhile, those who have the obligation to give zakat are called Muzakki.

Optimizing the implementation of zakat has the potential to reduce or even overcome the problem of poverty. The reason is because zakat is a sustainable source of funds that will never run out. In other words, as long as Muslims continue to give zakat and the management of zakat funds runs efficiently, then the source of

zakat funds will remain available and can provide sustainable benefits for the benefit and welfare of society (Qardhawi, 2002).

Zakat has proven to have a very important role in addressing economic issues, including economic inequality. The potential of zakat is estimated to reach 26.1 billion US dollars, but until now, its implementation has only reached 3% of this potential. (BAZNAS, 2021) Unfortunately, in practice, zakat is still widely distributed in the form of consumptive assistance, such as cash assistance, which does not always have a long-term impact in alleviating economic problems (Widiastuti et al., 2021). (Widiastuti et al., 2022).

The main purpose of zakat is to help the poor and needy so that they can improve their quality of life. Zakat institutions provide financial assistance that gives them, the so-called *asnaf*, the opportunity to rise to a higher socio-economic level. Therefore, apart from the consumptive approach in zakat management, it is also important to consider the productive zakat approach that can accommodate the development of the living standard of the *asnaf*, so that they can become more economically independent (Wediawati et al., 2019).

According to Nafiah (2015) Zakat management can be divided into two main categories, namely consumptive zakat management and productive zakat management. Consumptive zakat management refers to the collection and distribution of zakat with the main purpose of meeting the basic needs of *mustahiq*, namely those who are entitled to receive zakat, such as food, clothing, and other daily needs. On the other hand, productive zakat is the distribution of zakat to those who need it with the intention that the recipients of zakat can use the funds to produce goods or services in a sustainable manner, thus helping them become more economically independent. (Asnaini, 2008).

Therefore, it is important to examine the extent of the current development of "Productive Zakat" through research. One method that can be used to see the development in this research is through bibliometric analysis with tools such as VosViewer. This method allows us to create and depict a map of journal authors as well as emerging research paths based on linkages in citations or keywords used in research. Some previous studies that have studied trends related to productive zakat can also provide useful insights in this analysis. are Rohmaniyah (2022) in the research explained how to optimize zakat through strengthening the zakat ecosystem in Indonesia; Wediawati et al. (2019) who initiated graduation empowerment in mosque-based zakat management; Amsari (2019) aims at utilizing productive zakat applied in LAZISMU and then making zakat productive through economic programs that aim to create entrepreneurs; Mubarak et al. (2022) discuss the development of research related to zakat issues in Indonesia over the past ten years (2011-2021). Based on his research with the SLR-Vosviewer method; Kurniaputri (2020) which examines what factors influence the millennial generation in Jabodetabek in 2017 their decision to pay zakat, *infaq* and *sadaqah* through digital platforms.

This research is a significant first step in analyzing trends related to productive zakat from 2014 to 2023 using bibliometric methods based on data sources from Dimensions search engine. No previous research has been found that specifically investigates this aspect, so this research aims to complement and expand the existing literature in the field of Islamic social finance more specifically on zakat.

The main focus of this study is to look at the development of research on productive zakat that has been published in relevant journals as well as to formulate a future research agenda that provides

valuable insights on this topic. As such, this research is expected to make a significant contribution to the understanding and development of productive zakat at the global level.

LITERATURE REVIEW

Zakat

The word "zakat" comes from the root "zaka," which means holy, good, blessing, growth, and development. The name of zakat is related to the hope that by giving zakat, one will gain blessings, cleanse the soul, and nurture it with various goodness. The concept of growth is contained in the meaning of zakat, indicating that zakat is not only about giving, but also contributing to the growth and development of property. The implementation of zakat will have a positive impact by providing many rewards. Meanwhile, the meaning of "holy" in zakat indicates that zakat also serves to purify the soul from ugliness, get rid of falsehood, and as a form of purification from sins. (Sabiq, 1986).

Productive Zakat

Productive zakat is a form of zakat given to mustahiq with the aim of improving their economy through business management. This approach expects zakat assets to be used as investment capital. Productive zakat must be distributed efficiently in accordance with sharia principles and can generate productive economic benefits. One way of implementation is through investment using various agreements such as benevolent loans, profit sharing, and sale and purchase with the aim of improving the welfare of mustahiq and supporting sustainable economic development (Akmal et al., 2018)

Bibliometric Analysis

Bibliometric analysis is a scientific approach used to measure the citation frequency of an article in specific

scientific literature and journals. These citations occur when other studies refer to the article as a reference source, and the number of citations received by an article can be considered an indicator of its impact or influence within the research community. Furthermore, this number of citations forms the basis for calculating the Journal Impact Factor (IF), a metric used to evaluate the quality of scientific journals. Therefore, the analysis of the hundred most cited publications in the productive zakat research domain aims to identify and analyze current trends, important issues, as well as recent developments in this research, providing valuable insights into the topic under study. (Norbury, 2017)

Previous Research

Previous research on productive zakat has attracted the attention of researchers and academics in recent years. Zakat, as a key pillar in Islam, has great potential to advance the economic welfare of Muslims. Previous research often discusses the concept of productive zakat, its implication in economic development, as well as its impact on people who are involved in productive zakat programs. There are several researchers related to productive zakat such as.

In the research of Dzaki et al (2020) The research focuses on productive zakat management by Rumah Zakat Indonesia, an NGO, to improve people's welfare. The research covers fund collection, data collection of donors and mustahik, and improving the quality of amil. The results show that the management of zakat funds runs effectively according to Islamic principles, improves the welfare of the people, and maximizes the role of productive zakat.

Then in Raihan's research (2021) This research focuses on the management of zakat through official institutions such as BAZNAS to improve the efficiency of zakat collection and allocation for more targeted benefits for mustahik. The

research approach is descriptive qualitative with observation, interviews, and documentation as data collection methods. The result shows that the utilization of productive zakat by mustahik in BAZNAS North Sumatra is less effective, only 2 out of 15 mustahik are successfully independent. The COVID-19 pandemic factor also hampers mustahik businesses and the use of zakat capital.

According to Akmal et al (2018) in his research, productive zakat is a business capital that aims to improve the mustahiq economy and reduce poverty. This study aims to understand the role of zakat in poverty alleviation, explore the management of productive zakat by Baitul Mal Aceh, and analyze its impact on mustahiq welfare. A combination research method was used with a sample of productive zakat recipient respondents. The results show that zakat has an important role in overcoming poverty according to Islamic teachings, and productive zakat business capital assistance from Baitul Mal Aceh has succeeded in significantly increasing mustahiq income in Banda Aceh City.

DATA AND METHODOLOGY

The source of data in this study comes from articles published in various scientific journals around the world using the keyword "Productive Zakat" through the Dimensions search engine on October 03, 2023. Relevant articles or scientific journals were selected based on publication data and the criteria of having a Digital Object Identifier (DOI). A total of 491 journal articles related to "Productive Zakat" have been collected and used to analyze author and keyword maps. This analysis aims to identify research paths that can be taken through cluster mapping on relevant keywords.

This research adopts a descriptive qualitative approach by applying a meta-analysis literature study as well as descriptive statistical analysis based on a review of 491 journal publications related

to the theme of "Productive Zakat". Meta-analysis was used to integrate previous relevant findings in this field. In addition, this study applied constructive qualitative methods to elaborate the research data into more meaningful themes. In selecting the sample, a purposive nonprobability sampling method was used to select a sample that suits the specific research objectives.

RESULT AND DISCUSSION

In this research, discussing "Productive Zakat" with a period of 10 years from 2014 to 2023 using 491 journal articles as of October 03, 2023 that have been published in Dimensions. The method used is Bibliometrics, which is used to measure and evaluate progress in the scientific field by considering factors such as the number of citations, publication frequency, and other more complex indicators. Bibliometric analysis is conducted to evaluate research activity, scientific specialization, and research mapping. Some of the steps in bibliometric analysis include identifying the background context of the research, collecting relevant data, and establishing the key indicators to be used in this study.

This section will present the results of the metaanalysis in the form of a visual mapping chart depicting 491 journal articles relevant to the topic of "Productive Zakat". In this research, the mapping is done by analyzing keywords and important terms or typical terms contained in the journal articles. Mapping is the process of identifying the elements of knowledge, configuration, dynamics, dependencies, and interactions between these elements. The details of the network visualization of the 491 journals that discuss "Productive Zakat" will be further elaborated in the next section.

Research Map

The figure below illustrates the key words that appear in research on the topic of "Productive Zakat" from 2014 to 2023.

Larger words indicate the most frequently used words in journal publications focusing on the same topic.

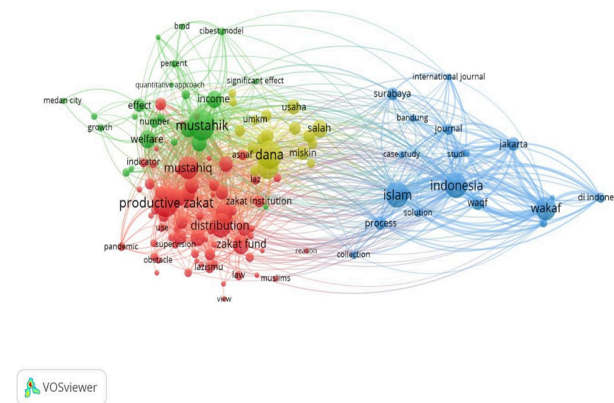


Figure 1: Research Map

After analyzing, the words that dominate in publications about "Productive Zakat" are Productive Zakat, Distribution, Dana, Mustahik, Waqf, and Zakat Fund. The results were then grouped into the following four clusters.

Table 1: The Cluster Of Productive Zakat

Cluster	Keywords
Cluster 1 (71 items)	Activity, asnaf, author, capital, city, community empowerment, data analysis, data collection, data collection technique, data reduction, distribution, documentation, economic empowerment, economic problem, effort, empowenment, existence, fact, field, field research, increase, independence, indicator, form, interview, lack, law, laz, lazismu, amil zakat institution, majority, makassar, Muslims, mustahiq, muzakki, national amil akat agent, obligation, observation, obstacle, order, pandemic, person, primary data, productive activity, productive zakat, productive zakat fund, productive zakat distribution, productive zakat management, productive zakat program, qualitative approach, qualitative

	method, qualitative research, reason, researcher, secondary data, source, stage, strategy, success, supervision, target, term, third, training, use, utilization, view, wealth, zakat fund, zakat institution, zakat recipient
Cluster 2 (23 items)	Assistance, bmd, change, cibest model, effect, fund, growth, head, income, medan city, micro business, micro enterprise, mustahik, mustahik household, number, percent, population, productive utilization, quantitative approach, recipient, sample, significant effect, welfare
Cluster 3 (19 items)	Bandung, case study, cash waqf, collection, in Indonesia, Indonesia, international journal, Islam, Jakarta, journal, malaysia, management, process, solution, study, surabaya, waqf, waqf, ziswaf
Cluster 4 (18 items)	national amil zakat agency, baitul mal aceh, fund, zakat fund, from, descriptive, poor, business capital, observation, para, zakat house, wrong, and, umkm, for, business, interview, productive zakat.

Source: Processed by VosViewer

Cluster 1: Productive Zakat in Pandemic Era

There are still few studies with topics relevant to cluster 1, among the relevant studies are Fahrizal & Ma'adi (2021) conducted an in-depth analysis of the implementation of the productive zakat program during the co-19 pandemic implemented by Baznas Pamekasan, especially in the livestock sector. The results of the research reveal that this productive zakat program provides significant benefits by providing two goats to mustahiq. These livestock are then used to empower the beneficiaries, which in turn can make a positive

contribution in overcoming the economic problems faced by the mustahiq, especially in facing the economic challenges caused by the Covid-19 pandemic. Thus, this research provides important insights into the effectiveness of productive zakat in improving community welfare and overcoming various economic challenges faced Husein (2021) explained that the organization of zakat must involve modern and reliable management elements, so that zakat can function as a significant force in improving people's welfare. This regulatory process includes a number of important aspects, including data collection, storage, and distribution of zakat funds. During the Covid-19 pandemic, various challenges arise that need to be overcome, one of which is related to productive zakat management. The results showed that the management of productive zakat during the Covid-19 pandemic was in accordance with the provisions of Sharia Economic Law and also Law Number 23 of 2011. However, in the context of productive zakat management, there are still some obstacles related to Human Resources that have not been fully optimized. This is mainly related to the lack of effectiveness in the mentoring process for mustahiq. In addition, the socialization of zakat has not been spread evenly and comprehensively, so that people still do not understand well how productive zakat management takes place and what the benefits are. Therefore, further efforts are needed to improve public understanding of the management and benefits of productive zakat itself.

Solikhun & Dwimawanti (2023) investigates the impact of productive zakat funds in reducing poverty during the Pandemic. According to data released by the Central Bureau of Statistics, the impact of the Covid-19 Pandemic has caused an increase in poverty from 9.41% to 9.78% in March 2020. Zakat has an important role as one of the instruments

to overcome the problem of poverty, and helping the poor is the main target and goal of zakat, especially through productive zakat distribution programs. The findings of this study indicate that the provision of productive zakat funds has the potential to reduce the poverty rate during the Covid-19 pandemic, both in terms of material poverty and spiritual poverty. The impact is an increase in the household welfare of the mustahiqs.

Cluster 2: Productive Zakat and Mustahiq Economy

Many studies have examined the issues in the second cluster. Some of the studies relevant to this topic include research from Syaripuddin (2022) This study aims to understand the utilization of productive zakat by mustahiq, the constraints associated with productive zakat and the steps to overcome these problems, not forgetting also the impact of productive zakat on the economic welfare of mustahiq. This research resulted in two productive zakat empowerment programs, namely Z-Mart and food barns. The discovery of problems related to mustahiq education, unstable price fluctuations, and mustahiq actions before assistance, requires special communication and assistance efforts. Some of the impacts of this productive zakat empowerment include management modernization, marketing, governance, and increased turnover.

Hakim et al. (2020) intends to understand how productive zakat funds are channeled by Baznas Pekanbaru City and to evaluate the extent of interest between productive zakat funds and the profits obtained by mustahiq in their business. The findings of this study reveal that as much as 20.675% of the change in profit in mustahiq's business can be distributed to productive zakat, while the remaining 79.325% is related to other factors not examined in this study, such as mustahiq's welfare and improvement of mustahiq's condition. It

is also found that productive zakat has the potential to turn mustahiqs into muzakki, which in turn can reduce the poverty rate.

Sardini & Imsar (2022) explained that the growth of productive zakat has been achieved through mustahiq economic empowerment efforts that can turn it into business assets that provide opportunities for underprivileged individuals to live a more decent life and fulfill their needs consistently. The purpose of this study is to explore information about how Baznas North Sumatra distributes productive zakat and its impact on mustahiq economic empowerment. The results indicate that in the process of productive zakat distribution, the concept of *hubah* and *qardhul hasan* contracts are used. After receiving productive zakat, the economic condition of mustahiqs almost entirely improved, even some of them experienced significant development. Some have even managed to change their status from mustahik to muzakki. The rest, most have moved from mustahiq status to muktafi, i.e. those who are able to meet their own needs, and some have become people who are able to give infaq (*munfiq*).

Other research that discusses the same topic comes from Harahap et al. (2021) which analyzes the participation of Baznas Kuantan Singingi Regency in improving the economy of mustahiq through the productive zakat program has provided significant assistance to those who have the desire and willingness, but do not have the capital to start a business. Jalaluddin & Jannah, (2022) outlines one of the indicators to improve the quality of education is to maximize the use of productive zakat in the form of scholarships. Pane & Parianto (2022) analyzed the impact of productive zakat on improving the mustahiq economy at Dompot Dhuafa Waspada Medan.

Cluster 3: ZISWAF and Productive Zakat

Based on the topics discussed in cluster

3, there have not been many studies that discuss this matter. There are only a few of them from Muslihun (2014) comparing productive zakat and productive waqf. They explained that productive zakat and productive waqf are considered part of the changes in the Islamic legal order in Indonesia because both are forms of Islamic philanthropy that continue to grow. The change in the approach of zakat and waqf from a more consumptive to a more productive pattern reflects social changes that are influenced by various factors. With the development of productive zakat, it is expected that the value of assets issued as zakat will also increase. Meanwhile, with the development of productive waqf, it is hoped that the waqfed resources can not only be maintained (*dawam al-'ain*) but also be utilized (*dawam al-intifa' bi al-'ain*).

Hajianti (2022) intends to understand how productive zakat utilization and infaq management have an impact on mustahiq empowerment efforts at UPZ Miftahul Jannah Bukit Kerikil. They explained that the utilization of zakat is a way or effort to optimize the benefits and results obtained from zakat without reducing its original value and purpose, with the aim of achieving the welfare of the people. In addition, Infaq is also an expenditure of property given by a Muslim for the public interest which also has urgency in its management.

Sadiyah et al. conducted a service at the Al-Kamilah Sawangan Depok foundation with the intention of providing education and guidance to male and female santri in relation to zakat, productive waqf, and positive law with the hope that through this counseling, the santri will have a better understanding of religious teachings and state law. With this understanding, they are expected to implement the principles of zakat and waqf empowerment and understand the applicable legal aspects, not only for themselves, but also for the general

public, with the aim of improving the economic welfare of the community.

Cluster 4: MSME and Productive Zakat

Similar to cluster 3, research that specifically discusses *Micro Small and Medium Enterprises* in cluster 4 is still rare. Examples of relevant research include Naimah & Soenjoto (2018) examines how the productive zakat distribution system in Baznas of Yogyakarta city operates and the impact of productive zakat distribution in efforts to empower MSMEs in Yogyakarta. Based on the findings of the study, it was revealed that productive zakat in Baznas of Yogyakarta city is managed through supervision and coaching programs in business management by mustahiq. In addition, productive zakat has a very significant positive impact on the empowerment of MSMEs, both in terms of material and non-material aspects. In order to distribute productive zakat funds, it is recommended to increase the intensity of coaching to mustahiq and optimize economic and spiritual empowerment efforts so that mustahiq can be more independent in meeting their needs.

Amelia et al. (2020) intends to examine the effect of productive zakat on the progress of beneficiary micro businesses. According to her, the development of businesses on a small and medium scale (SMEs) is a crucial factor in strengthening the community's economy. One of the main obstacles in developing SMEs is limited capital. Where one of the sectors that can support SMEs in obtaining funds is through the implementation of Productive Zakat. The findings indicate that the capital assistance provided by Baznas has a positive impact on the development of the beneficiary's business, which results in an increase in income and profit before and after obtaining productive zakat funds.

Rosyidah et al. (2021) made a

research that aims to understand how LAZISNU Jombang manages productive zakat funds and also to evaluate the extent to which the approach applied by them is in accordance with the principles of maqasid ash-shari'ah in the management of productive zakat funds. Productive zakat fund management is intended to increase the effectiveness of zakat that can have a positive impact on the welfare of Micro, Small and Medium Enterprises (MSMEs) as well as help reduce poverty levels. In practice, there is a phenomenon where the use of contracts in productive zakat by LAZISNU Jombang follows the Qordhul Hasan contract.

CONCLUSION AND RECOMMENDATION

This research was conducted with the aim of evaluating the development of research in the field of "Productive Zakat" globally. The findings of this research indicate that there are 491 journal articles indexed in Dimension related to the topic of "Productive Zakat". Furthermore, based on the results of keyword mapping in bibliometric research, this data is grouped into four main clusters. Words that are often used in this cluster include productive zakat, fund, waqf, mustahiq, and zakatt fund. This research cluster can be further divided into four research maps with topics focusing on "Productive Zakat in Pandemic era", Productive Zakat and Mustahiq Economy" "ZISWAF and Productive Zakat", and "MSME and Productive Zakat." In the future, it is necessary to develop a research agenda on the topic of productive zakat, for example related to productive zakat and digitalization. Which in the cluster does not appear in the research line so it is an interesting thing to study further.

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